NEW YORK, SUNDAY, MARCH 15, 1903. - Copyright, 1903, by The Sun Printing and Publishing Association.

#### ROBBERY WITH THE LAW'S AID.

THE FAKE INSTALLMENT BUSI-NESS ON THE EAST SIDE.

Facts Learned in the University Settlement's Investigation-Cheap Jeweiry Sold at High Prices to Poor People -Debtors Collected by Cartloads at Midnight and Thrust Into Ludlow Street Jall-Legal Processes Abused.

A receipt disappeared the other day from under the nose of a New York Judge. The amount involved was small, but the impudence of the thing was big, and it looked as if the dealer, who is known all over the East Side as the father of the fake installment business, had been pinched in his own trap.

The whisking out of sight of a documen which was likely to void his claim was a daring piece of legal procedure, but it was quite in keeping with the history of a class of cases which glut the Second, Fourth and Fifth district courts and often land the defendants in Ludlow street jail.

The abuses which have cropped out in connection with one phase of the installment plan business have aroused more then one organization to activity against certain of the dealers. In the first half of last year a large part of the time of the Legal Aid Society was taken up in handling cases of this sort. Early in the spring a committee appointed by the University Settlement, and consisting of Samuel Thorne, Jr., Henry W. Taft and W. Kirkpatrick Brice, started to look into the matter, and Henry R. Mussey was engaged to carry on an investigation which extended throughout the

marshals, court officials, attorneys, representatives of legal organizations and charity workers were seen and fail and court records were overhauled. A report will be issued shortly, and while individual cases have been written up from time to time, there is a completeness to the report which shows up the iniquity of the whole business.

Bills are now pending in the Legislature, introduced by Senator Elsberg and Assemblyman Agnew, which would do away with the body execution and the order of arrest in installment cases involving less than \$100. These measures are in part the result of the investigation and aim to lop off the worst features of the present system.

Legitimate installment business in New York dates back to 1807, but it was only about seven years ago that the fake business is said to have been begun in Manhattan by the so-called prince of the fakirs. who figured in the case referred to. Nearly all the other dealers of his class have been his pupils at one time or another.

Correspondence reaching to a dozen States and covering the principal cities of the country failed to disclose any parallel to the conditions existing in New York during the past half dozen years. In the words of the forthcoming report, "Nowhere else, so far as can be learned, has there been the systematic sale of worthless goods at high prices, the systematic use of legal process as a means of unblushing extortion, the systematic imprisonment for debt and no debt, the systematic corruption of public officials and courts, that have made the installment business a hissing and a by-word all over the East Side of New York. . . . The fake business is conomically, socially, legally and morally vicious. It has no more claim than has

The number of fake dealers is compare tively small. The worst of them are not more than a dozen in number, and there are perhaps not more than fifty men in all o whom the name can be fairly applied. But fake methods are employed by other than fake dealers.

The fake business, properly speaking, has for its purpose the obtaining of cash payment on an installment contract. Ninetenths of the cases of unfairness have to do with jewelry. The significance of this m in the fact that the purpose of a large lent, and jewelry lends itself with especial readiness to such a business.

Almost all the jewelry handled, the report

says, is eight and ten carate fine, though it is all marked 14, contrary to the laws of New York. A watch movement costing \$2.75 and a case costing \$18 sell for \$60 or \$65. A ring was sold on the installment pian for \$6; the investigator found that its duplicate cost 18 cents. In several kinds of jewelry he failed to

find a case in which the agreed price was not from three to five times the value of the article. The pedler is instructed to put the first payment as high as he can, but if obliged to come down to nothing he is to get the business anyway—and he does

their husbands are at work. The agent edges his way in. The woman learns that trinket may be had for 46 cents down and as for the 25 cents a week, that is a very erall sum and its payment is distant enough to be no occasion for present worry.

In a moment she has tried on the bauble and before she knows what has happened she has made a mark on a paper whose purier has put down her husband's name and lets that is quite as likely as not to land her husband in juil before he is done with it.

A curious fact was the marking of some or assurance that it was "A. T 'jewelry has sufficiently mear 'eighteen' to give the purchaser the fond belief that he was

Setting eighteen-carai goods.
Watches are left "for trial," and persons are persuaded to sign papers as guaranters to emply withnesses, and are immediately dragged into the enteroproper mate as principles.

As for the content start it is often made or in pencil no that it is easy to change it will Twenty-five center a work becomes dollar, it is very simple to do Bostactimes his names are changed and a hard matter then the purchasor morely makes his much

If the given away it is many to substitute his

instructed to sell to the Italians, who are notoriously irresponsible in financial matters, celebrated as patrons of the pawnshops and very ready to help one another in trouble, even to the extent of helping to

Given a purely fake sale, then, and default in payment falls in perfectly with the dealer's plans. Any one of the dozens of unfulfilled promises made by the agent may be the cause of sufficient dissatisfaction to make the buyer refuse payment. If so, well and good. If, on the other hand, he is ready to pay, no collector appears.

Now all is ready. The dealer sends the purchaser what is called a "lawyer letter," purporting to come from an attorney, but in many cases emanating from his own office. Settlement, says the letter, must be made by a certain date, or suit will be brought.

The mere threat may be effectual, and the full price and the lawyer's fees go into the dealer's pocket. More often no attention is paid to the letter, or an attempt is made to return the goods. The dealer invariably refuses to take them back. In either case suit is brought.

How frequently this occurs the records of the municipal courts as tabulated by the investigator show. During 1901 one dealer brought 386 suits in the Fourth District Court, another 122 and other known dealers 104, while for the same period the records of the Second District Court show that two dealers furnished 587 cases and one dealer 346.

cases in these two courts, five men contributed no less than 1,441 and it was estimated that one-sixth of the business of the overcrowded East Side districts is due to the "pernicious activity of not more than fifty

The characteristic feature of all these installment sales is that title to the property remains in the vendor until the full purchase price has been paid, or else the title passes and is immediately retransferred in the shape of a chattel mortgage. Under the New York law, the vendor, if there is default in payment, is entitled to recover his property without repaying any of the installments already paid.

If the return of the property is refused, he may begin an action for conversion. If he obtains judgment, he gets an execution against the property and, failing the satisfaction of that, an execution against the person of the debtor, who may thus be thrown into jail.

With the bringing of suit comes more serious dishonesty. The city marshals who serve summons in such cases are paid by fees and are naturally anxious to get as much business as possible.
"Some of them find it profitable to be in

alliance with the dealers who do so large a legal business," says the report. Accordingly each dealer has a marshal who ordinarily serves-or rather does not serve-his summons and is known as 'his marshal.'

"There are, or rather have been, four especially prominent 'installment marshals'. Of these, one who was dismissed from office by Mayor Low during the past summer, had for many years done practically all of one man's business and was known as his man. A former employee of this dealer states that on this business the marshal used to make sometimes \$75 a day and that he sometimes went out with a wagon in which to bring in prisoners. Another marshal has for months been under charges

of the most serious character." One marshal went so far as to assure the investigator that he himself was the only highway robbery to be considered legiti- honest man among the entire thirty-seven. serve on some Italian laborer and it is

easier, quicker and more profitable to sit down in the office and mark it served than to go to the trouble and expense of hunting qualities, they will doubtless be permanently adopted by the Post Office Departmently adopted by the Post Office Dep easier, quicker and more profitable to sit up the man. An assistant to one of the marshals is authority for the statement that not more than 50 per cent. of the summons issued to his office in installment cases were ever served. On the day marked for trial the defendant

does not appear, naturally enough, as he has received no summons. A judgment is entered by default, adjudging the defendant guilty of conversion.

"The first document issuing out of the

court, then," says the report, "is an execugiven to the marshal for service.

Without leaving his office, and sometimes, it is said, without even leaving the office of the clerk of the court, he makes his return on the execution of 'unsatisfied.' Thereupon the dealer immediately obtains an execution against the person of the debtor. The legal, or illegal, process is now complete. All that remains is to collect the booty."

Armed with a dozen or so of these body executions, the marshal and dealer, accompanied possibly by other dealers and an assistant or two, sally forth, often at 2 or 8 o'clock in the morning. Some hours later they return, laden with prisoners and

In many cases, the first intimation the debtor has that ection has been taken against him is to be aroused in the night contract, plus a generous bill of costs, under penalty of arrest and incarceration in jail Bills ranging from \$10 to \$75 are collected under such circumstances from persons who apparently have nothing. The debter gives up every cout he has, he borrows right and left, his friends contribute right royally

to keep poor Tony out of prison But in one case in four the debter conno or will not pay, and goes to Lucilow street juil, where he is tourded and lodged at the expense of the county for a period varying from a day or two to three months, the latter being the time limit to conversion

"Even more reprehensible than the prac-tions of the marshole," says the report, "are the actions of their assistants, who work for the deniess without so much as a chadow of legal authority

fiven in that built of the cases in which due process of law is observed, a frightened foreigner to pitted against unequal solds The most open and untrianding perpury is daily committed in these cases." the report showing "Meaturetimes jurigerantet has forme given letters the defendant understand that

The first feature of a faire onic thou."

The first feature of a faire onic thou, one in itself property of a price in itself property of fraud and a construct encoloning to the continues to fraud and a construct encoloning to the continues to fraud and a construct encoloning to the continues to fraud and a construct encoloning to the continues to fraudant and thus to property on the continues to fraudant to encure continues and thus to secure continues and the secure continues to the fair things and the property of the continues to the fair things and the property of the fair things of the constitution fraction, but the empty of the signs are the fair the imported they are used with a greater degree of cure the fair the imported they are used of with methods gove on thought, it may ployment of such methods gove on thought, and pedier are expectably they are used with a greater degree of cure.

No special care is taken in these cares

to arrest the right man. Men have been put in jail on contracts made by their board-Husbands are habitually arrested on contracts made by their wives. In one curious instance a man was arrested within week after his arrival from Italy on a contract made by his brother some months

before the man left Europe. During 1900 there were lodged in Ludlow Street Jail on body executions 697
persons, of whom one dealer furnished 123,
two dealers 175, a third dealer 81, and seven
other installment dealers 115. Out of 697
body executions issued out of the Municipal
Courts of New York in 1900, no fewer than
594 were issued in installment cases. 594 were issued in installment cases.

As for marshals, one had 149 arrests, another 174, a third 88, five other East Side

another 174, a third 88, five other East Side marshals 107; all others 43.

Of all persons imprisoned in such cases in 1901, 11.8 per cent, were indebted in sums of \$10 or less, 33.7 per cent, between \$10 and \$25; 36.3 per cent, between \$25 and \$50; 9.8 per cent, above \$75. Men have been put in jail in several cases for as small an amount as \$5, and the costs in these small cases commonly exceed the original claim.

An estimate of the numben of suits brought by installment dealers in the Second, Fourth and Fifth District Municipal courts in 1901 is given as 2,000, resulting in 452 men being thrown into Ludlow Street Jail. "Of all that part, even blacker, if possible, which goes on entirely without the pale of the law," says the report, "it is impossible to give any such detailed presentation."

"Whatever opinion may be entertained

is impossible to give any such detailed presentation."

"Whatever opinion may be entertained as to the responsibility of the presiding Judges for such conditions," Mr. Mussey said in his report to the committee, "and charges of unfairness are not lacking, it is obvious that where two litigants are as unequal in every way as the installment dealer and his ordinary debtor, the interests of substantial justice require that the defendant be given all possible opportunity to present his case. Certainly no man acquainted with the practice of the municipal courts and their perfunctory manner of hurrying over installment suits can maintain that this requirement is even passably complied with.

"Such a system is breeding hatred for law among a class of people who especially need respect for law, but who are compelled to look upon it as made for the oppression rather than the defence of the poor and weak."

The report discussers at some length

rather than the defence of the poor and weak."

The report discusses at some length the social and legal questions involved, and the various remedies proposed looking toward betterment. The only immediate and practical way to abolish the fake business, it is held, is to abolish the right to the body execution where the amount involved is \$50 or \$75. The report says:

"The operation of such a law would be simple. The fake dealer would be obliged in self defence to stop selling to that class of people whom he cannot trust except as he holds over them the threat of arrest.

The investigator failed to find a legitimate dealer who objected to the abolition of the body execution. In 1900 and 1901, 83 per cent. of the body executions in New York county were in installment cases and it is suggested that the records of other counties would show still greater disuse of it for general litigation.

#### SLOT MACHINE LETTER BOX. A Device the Post Office Department Will

Test in Washington WASHINGTON, March 12.-After trying any number of games of all sorts in which he has met with varying degrees of success Uncle Sam has taken up the slot ma and if the experiments with the new device prove successful the United States Govern-

nent will go into this enterprise regularly. The first trial will be made by the Post Office Department, official authorisation for such a step having been given by First Assistant Postmaster-General Wynne to-day. when he accepted the proposition of M. B. Mills of the Mills Novelty Company of Chicago, to place on trial in Washington a number of the Western inventor's new letpose of handling special delivery letters ment and placed in every city throughout

ferent from the ordinary letter box. It has a patent slot arrangement, however, which is worked by dropping in a dime. If a man has a letter he wants to go by special delivery, be puts an ordinary two-cent stamp on it and takes it to the nearest special delivery box instead of to a post office station or of ringing for a messenger. He drops a dime in the slot and the lid drops down, leaving an opening large enough for the insertion of a letter. The letter is slipped in and the lid pushed back. As the letter drops it is stamped with the number of the box and the number of the letter.

The coin holder, which is a metal box,

The coin holder, which is a metal box, is arranged so that the collector cannot open it, but must take it back to the office where the key is kept.

It is also arranged to prevent the use of spurious coins. As the dimes drop into the box they retain their consecutive positive box. The letters are also marked conknown that it was dropped in with the fourth letter, which will furnish a clue to the swindler and prevent the sending.

the letter.

Another curious and useful feature of Another curious and useful feature of the new invention is an indicator, which shows the collector if any letters have been dropped in the box. It is a little red disk which appears at an opening near the top of the box. If the postman in making his rounds does not see this indica-tor, he knows there is no letter in the box and passes on without acopping.

#### LESS TOBACCO IN CIGARST

An inveterate amoker of imported cigars n this city thinks that the cut in cigar prices brought about recently by the war

When this war began," said the man 'my personal stock of Havana cigare had run pretty low and I thought it would to a igar I always smoke retails at \$5 conts straight, whether you key one or a hundred. It got down to 10 and a fraction cente when the fight began and I bought "Now I know that eight of thine protty

well as I've atnoted it for a good many years, and ofter i had amoind sween at he out-rate oner I was pretty sure none thing was wrong sithough for the life of me I souldn't tell what. The quality of the tolarco was apparently the matter and put the cigar want just what I had grown

#### Specials Not In This Ad.

Costumes and Shirt Waists.

Imported Perfumery. -ist Fl. Lubin's fame dates back to the year 1798. One hundred and five years of eontinuous success. The fair women who have graced all the thrones of Europe during the last century have been patronesses of the firm founded

by the great French perfumer. His products are equally well and favorably known in this country. A full line always on sale here. Lubin's Eau de Toilette,-three dropssoftens and perfumes a quart of water—delightfully fragrant tonic for the skin; bottle, 85c. to \$6.75.

Lubin's Kinal Hair Tonic and Lotion-renders hair soft and lustrous, prevents it from falling out and destroys dandruff; bottle, 75c. and \$1.25.

Lubin's Baby or Toilet Powder, its purity and sweetness have been indorsed by the mothers of two continents for three generations, violet and rose; quarter pound package, 20c. Royal Belts .- 1st Pl., Centre Spring styles of the Royal Belt are

ready-made of double-faced satin and silk-finished cable elastic-silver-plated clasps and black ornaments. The invisible skirt supporter and attachment to prevent the belt from slipping are two distinct improvements. Regular and extra sizes—30 to 36 inches, 88c. Many stores do not carry extra sizes. They take orders for them and charge

#### Boys' and Children's Hats and Caps. -2d Fi. Resr.

We think this is the largest and most complete showing of Hats and Caps for boys and children that can be found anywhere.

We began the gathering with that object clearly in view. How well we have achieved is fully demonstrated by the stock. The prices are to your liking, too. Boys' Derbies, black fur felt, fine silk

band and binding, sold by others at \$2.00; our price, \$1.24. Boys' Alpines, black, steel, nickel, silver and minor shades, all the newest shades, all the newest shapes—reliable fur felt, \$1.88.

Children's Sailors, 49c. to \$3.49. Felt Sailors, \$1.74 and \$2.24. Tam o' Shanters, 46c. to \$2.24. Yachting Caps, 49c. to 99c.

Night Gowns.

Muslin, trimmed with tucks, two row

of lace inserting and lace ruffle, 39c. Nainsook, square neck, trimmed with hemstitched lawn ruffle, 49c.

Cambric, square neck, trimmed with

tucks, six rows of embroidery inserting

Cambric, square neck, trimmed with two rows of Point de Paris lace, bead-

Soft-finished Cambric, low neck, trim-med with hemstitched tucks and hem-stitched ruffle, 79c.

Masonville Muslin, trimmed with hem-

stitched tucks, four rows of embroider inserting and embroidery ruffle, 89c.

Soft-finished Cambric, low neck, trim-

med with hemstitching, embroidery inserting and lace ruffle, 98c.

Soft-finished Cambric, square neck, trimmed with fine embroidery insert-ings and embroidery ruffle, \$1.24.

Soft-finished Cambric, square neck, rrimmed with four rows of embroidery inserting, wide beading, ribbon and embroidery ruffle, \$1.39.

Better qualities at prices correspondingly low, ranging up to \$10.40.

Corset Covers.

Cambric, low neck, French style trimmed with lace inserting and lace

Nainsook, V-shaped neck, French style

Cambric, low neck, French style, trimmed with wide lace inserting, beading, ribbon and lace ruffle, 29c.

Cambric, low neck, French style trimmed with two tows of lace insert-ing, beading, ribbon and lace ruffle, 10c.

Better qualities at prices correspondingly low, sanging up to \$4.19.

Walking Skirts.

Muslin, umbrella-shaped suffle, fa

Muelin, umbrella-shaped suffle, ssimmed with tucks, lose edging, and limited with dust suffle, 48c.

Muslin, umbrella-shaped ruffle, trimmed with outbroidery insersing, finished with dust ruffle, bbs.

Musian, umbrella-shaped suffic, trimmes with tucks, loss inserting and lace suf-fic, timished with dust suffic, sec.

ntin umbrotio-shoped ruffie, trimeres is sighteen rope of turbs and lea-tie, limited with dust ruffie, 76s.

Musica umbreilo-shoped ruffie, trimmed outh hometiched tuchs, deep em-brendery flounce, finished with dus-ruffie, 60:

Drawers.

ing and hemstitched ruffle, 39c.

and hemstitched ruffle, 59c.

ing, ribbon and lace ruffle, 68c.

Marchioness Black Silks, Dress Goods, Spring



# A Sale of Men's and Women's Hosiery at prices that are incentives for all to lay in their spring needs at once.

The goods are from the best known importing firm in America—one with large and exclusive foreign connections. They represent newest Spring and Summer styles-just over this season. Complete assortment of sizes-not broken lots or sample lines or odds-and-ends. Perfect, of course. Qualities, patterns and colorings that are in quickest demand-and prices are almost half.

### Women's 25c. Hose at 15c.

Imported Black Cotton Ribbed Hose - plain black and black with unbleached feet; and black, slate, mode and navy lisle thread in assorted patterns.

#### Women's 50c. Hose at 29c.

Imported Lace Lisle-assorted all-over patterns. Imported Plain Black Lisle-lace insteps,

Imported Black Cotton-lace insteps.

Imported Black Cotton and Ribbed Lisle-hand-embroidered figures on instep. Black Cotton, fancy colored vertical stripes and silk side clocks.

Plain Gray and Mottled Gray Lisle Thread. Black Boots, fancy striped uppers, plain and embroidered insteps. Rembrandt Ribbed Black Lisle Thread; Black Gauze Lisle Thread and Fancy

Women's 75c. Hose at 39c.

# Striped Lisle Thread.

Imported Black Lisle Thread\_all-over lace designs. Black Lisle, plain and with lace insteps and hand-embroidered figures. Lisle Thread - black boots; fancy Jacquard uppers. Black-and-white Figured Lisle Thread.

Lace Lisle in delicate evening colors. Brilliant Lisle Thread; black boots, colored uppers, embroidered insteps.

#### Men's 25c. Half Hose at 15c.

Imported Black Cotton-plain and with unbleached split feet. Plain and Mercerized Lisle Thread - black, tan, slate, mode and blue.

#### Men's 50c. Half Hose at 24c.

Imported Black Lisle and Cotton-hand-embroidered figures and silk side clocks-Imported Black Lisle Thread-assorted all-over lace patterns. Imported Lace Lisle-vertical silk stripes.

Imported Lisle-vertical and horizontal stripes on black and colored grounds. Imported Lisle -all-over figures on black grounds.

### Muslin Underwear. -2d Fl., 34th St. Reduced. In Fl. B'way.

We are generally credited with giving the best values in Muslin Underwear. We have made the fact so clear that not only customers, but even competitors, Fifty Sets Dinner and Dessert Knives. have come to facitly acknowledge the justice of our claims. Of course, it's beautiful pearl handles, steel blades, true-and surely our hard work and conscientious methods deserve the sterling silver ferrules, worth \$7.50 to recognition that the community accords. Proof piles on proof. These are \$8.50 a set,

Cambric, trimmed with hemstitched tucks, two rows of embroidery insert-

others at \$1.35 to \$1.50 a yard,

at \$4.98 \$1.50 Body Brussels Carpets at 99c. - A Pioor One hundred rolls of the best quality Five-frame Body Brussels Carpets, in such well-known reliable makes as Bigelow, Lowell, Whittall and Hartford-

SPECIAL AT QC Many other very unusual Carpet values

usual Carpet values are on view.

# Our \$35.49 Axminster Rugs at \$29.98.

superb designs and colorings appropriate for any part of the home; sold by

High-grade Axminster Rugs, rich Oriental patterns, size 9x12 feet, our regular

SPECIAL AT \$29.98

Be sure to see the offerings in Oriental Rugs.

#### Housefurnishings. New supplies of Cooking Utensils for the kitchen-that's part of the Spring

housecleaning programme. Here's the place to secure them-as well as all other domestic utilities. Every. thing is in that big, bright, busy basement to lighten the labor of keeping the house neat and sweet. You know the principle that governs? Best qualities; lowest prices.

Gray Steel Enamelled Lipped Saucepans, 3 quart, 17c. Gray Steel Enamelled Tea Pots, 2 quart, 27c. Gray Steel Enamelled Coffee Pots, 2 Gray Steel Enamelled Covered Buckets, 6 quart, 27c. Gray Steel Enamelled Berlin Sauce-Gray Steel Enamelled Dishpans, 14 Gray Sierl Enamelled Rice or Milk

Ostrich Feather Dusters, 9 in., 16c.;
11 in., 31c.
Eight-arm Clothes Dryers, 11c.
Empire "Clothes Dryers, 46c.
Oiled Chopping Bowls, 12 in., 17c.;
14 in., 27c.
Family Clothes Wringers, with 11 in. solid rubber rolls, \$1.84.
"Guarantee" Clothes Wringers, 11x11s in. rolls, warranted five years for family use, at \$2.69.
Itamboo Wall Pockets, \$6c.
tamboo India Septs, \$1.61.
Bamboo Tabaurettes, \$1.61.
Bamboo Tabaurettes, \$1.61.
Bamboo Music Racks, \$1.36 to \$2.68.
Itamboo Music Racks, \$1.36 to \$2.68.
Itamboo Music Racks, \$1.36 to \$2.68.
Itamboo Standing Brackets, \$1.86 to \$2.68. Boilers, 2 quart, 49c.
Gray Steel Enamelled Tea Kettles, 7 inch. 49c.
Hardwood Stepladders, 6 feet high, 69c.
Three-fold Clothes Bars, 5 feet high, 39c.
Skirt Boards, cattra wide, 5 feet long, 49c.
Bread Plates, 7c.
Three-arm Tonel Racks, 7c.

# Prophylactic Hair Brushes

These brushes stand the test enforced by the recent legislation requiring Brushes to be sterilized with steam or holling water. Solid wood backs, chemically treated, black pure selected bristles secured in pure aluminum. No water or dirt can get into them ab-solutely sanitary - \$1.98.

# "Keepclean" Brushes.

Pure bristles, secured in water-proof cement, solid wood back, aluminum face-thoroughly hygienic. Made to "clean and keep clean.

Heir Bruebes, Mc. to \$1.02. Military Brushes, 17c. to \$1.02 Clothes Brushes, 66c. to 84c.

Hardwood Commode, enamelled pan

Ostrich Feather Dusters, 9 in., 16c.

Pictures, as Plant M.

Artotype Engravings, 15 inch brow

frames, with brass corners, outside

measurements 18x22 inches, sold by

others at \$1.50; our price, \$1.19. Arterypes, reproductions of figure and inninisper subjects. It is inch brown frame, with brees decolorions, autodomesourements Ida20 inches, sold by others at 60.00; our prior 62.00. Pastele, sold to our prior 62.00. Pastele, sold, rich endorings, white mosts. Piorentime gilt, autodo measurements Ida20 inches, sold by others at 64.00; our prior 62.00. Etchings by well-benevic artists, including Hamilton Hamilton, Jennie Brownscauthe, 6c., 4 inch brown fromes, autoide measurements Ida21 inches, sold by others at 60.00; our prior 60.00.

Colored Arterypps, handooms 4 inch gilt fromes, outside measurements Ida20 inches, sold by others of 612.00; our prior 60.00.

Ve make a specialty of artistic froming.

### Specials Not In This Ad.

China and Glassware, Tea. Coffee, Cocoa, Crackers and

Parlor Suites. - 4th Ft.

The Furniture department will soon know the tumult of a new season. Things for Summer homes and hotels are en route. Articles meant for town houses must go. We need the space they occupy. Parlor Suites are the first to feel the outward pressure. They have handsomely carved Mahogany finished frames, some with crotch veneered panels, upholstered in satin da-mask, Verona velour and panne velvet.

Three-Piece Suites. Red. from \$59.24 to \$39.49. Red. from. \$66.24 to \$44.49. Red. from \$71.24 to \$47.49. Red. from \$80.96 to \$59.34. Red. from \$101.24 to \$74.24. Red. from \$149.96 to \$99.96.

# Red. from \$187.49 to \$124.96.

Red. from \$164.96 to \$109.96.

Five-Piece Suites. Red. from \$87.74 to \$64.34. Red. from \$104.95 to \$76.96. Red. from \$108.74 to \$79.74. Red. from \$116.96 to \$85.84. Red. from \$131.24 to \$96.24.

#### Parlor Arm Chairs.

About twenty-five Low Arm Chairs, inlaid and mahogany-veneered backs, upholstered in satin damask and Verona velour.

\$12.00 kind at \$8.67. \$14.00 kind at \$9.34.

Thirty-six Parlor Arm Chairs, large size, mahogany-finished frames, seats covered with Verona velour, sold by others at \$8.00 and \$10.00,

#### Special \$5.96.

Thirty Parlor Reception Chairs, newest designs, mahogany-finished frames, op-en and upholstered backs, covered with Verona velour - reduced one-quarter less than regular prices.

#### Couches Reduced.

Forty Couches at cut prices - Box Couches, Divans; Couches upholstered in real and imitation leather; Couches Dinner and Dessert Knives | covered with Verona and figured velour and tapestry. Savings are like this :-

\$8.24 instead of \$11.24. \$9.89 instead of \$13.49. \$10.96 instead of \$13.96. \$11.96 instead of \$16.49. \$13.74 instead of \$17.49. \$15.49 instead of \$19.67. \$17.24 instead of \$22.49. \$19.24 instead of \$26.24.

Upholstery Goods and PD Irish Point and Applique Lace Door Panels, over one hundred different

95c. kind at 59c. \$1.25 kind at 69c. \$1.50 kind at 79c. \$1.75 kind at 98c. \$2.50 kind at \$1.39. \$2.75 kind at \$1.49. Renaissance Lace Door Panels, mounted on heavy French cable net:-

\$2.75 kind at \$1.98 each. \$3.50 kind at \$2.24 each. \$4.00 kind at \$2.98 each. Renaissance Lace Curtains, all the newest designs, mounted on best qual-

ity French bobbinet:-\$3.25 kind at \$2.48 pair. \$1.75 kind at \$2.98 pair. \$4.00 kind at \$3.24 pair. \$4.50 kind at \$3.74 pair. \$5.75 kind at \$4.74 pair. \$6.50 kind at \$5.48 pair. Ruffled Renaissance Lace Bed Sets, handsome deep valance and large centre

pieces:-\$5.25 kind at \$1.98. \$7.25 kind at \$5.98. \$8.75 kind at \$7.48. \$11.50 kind at \$9.48.

\$14.50 kind at \$11.59. \$21.00 kind at \$15.98 \$25.00 kind at \$18.74. imported Cretonnes, farge variety soc. kind at 12c. yard.

\$8c. kind at 14c yard. 45c. Aind at sex. yard. Oic. bind at 19c. yard.

Manufacturers' lengths of faucy printed Art Tickings, 36 inches wide, 2 to 6 yard pieces, regular value 26x. a yard our price 14c. Sols Cushions, tilled with down and covered with fine cambric muslin: --

\$1.00 kind at #1c -- 20-in. \$1.45 kind at \$1.07-22-in. \$1.60 kind at \$1.56-24-in. \$2.15 kind at \$1.74-26-in. Sofa Cushions filled with down and

feathers, covered with muslin: Noc. kind at 61c -- 20-in. 95c. kind at 77c.-22-in. \$1.50 kind at 97c-24-in.

\$1.50 kind at \$1.21-26-5